



AMENDMENTS

In the Claims

Please cancel claims 5, 14, 20 and 29.

Please amend claims 1, 15 and 21. A clean version of the amended claims is set forth below.

1. (Twice amended) A system for depositing the value associated with conventional checks into the bank account of a customer payee comprising:

an interface to a customer terminal, the customer terminal being located remotely from a bank, the customer terminal further being selectively locatable by a customer payee;

an automated banking system connected to the customer terminal interface via a communication link; and

an interface to a check clearing system, the check clearing system connected to the automated banking system via a communication link, wherein the automated banking system is configured such that information from a conventional check is entered into the customer terminal, and wherein the automated banking system and check clearing system are configured to effectuate deposit of the discrete value of each check into an account of the customer payee.

15. (Twice amended) A method for allowing a bank customer to deposit the value of conventional checks into a bank account from a location that is remotely situated with respect to a bank, comprising:

- (a.) receiving conventional checks payable to a bank customer payee;
- (b.) logging the bank customer payee onto an automated banking system from a customer terminal that is remotely situated with respect to a bank, wherein the customer terminal is selectively locatable by the bank customer payee;
- (c.) entering transaction data into the customer terminal;
- (d.) processing the discrete value of each check for deposit by the automated banking system; and
- (e.) receiving a result of the transaction for each check.

21. (Twice amended) A method for allowing a bank to process check deposit transactions that are initiated by a bank customer at a remote location, comprising:

- (a.) receiving a request from a bank customer on a terminal that is remotely situated from a bank for authorization to make a transaction using an automated banking system, wherein the terminal is selectively locatable by the bank customer;
- (b.) authorizing a bank customer payee as a user on the automated banking system;

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(c.) receiving transaction data related to the deposit of a conventional check payable to the bank customer, where the payor is someone other than the bank customer; and

(d.) processing the transaction for the discrete value of each check.

Marked-up versions of the amended claims detailing insertions and deletions, as required pursuant to 37 C.F.R. 1.121(c)(ii), are included as an Appendix separate from and attached to this Amendment.

Please add the following claims:

30. The system of claim 1, wherein the automated banking system is further configured to provide a provisional credit to an account of the customer payee.

31. The method of claim 21, further comprising providing a provisional credit to the bank customer.

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32. A system for depositing the value associated with conventional checks into the bank account of a customer payee comprising:

an interface to a customer terminal, the customer terminal being located remotely from a bank, the customer terminal further being selectively locatable by a customer payee;

an automated banking system connected to the customer terminal interface via a communication link; and

an interface to a check clearing system, the check clearing system connected to the automated banking system via a communication link, wherein the automated banking system is configured such that information from a conventional check is entered into the customer terminal; wherein the automated banking system and check clearing system are configured to effectuate deposit of the discrete value of each check into an account of the customer payee; and

|| wherein the automated banking system is configured to provide a provisional credit to the customer payee. ||

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33. The system of claim 32, wherein the remote customer terminal comprises a telephone.
34. The system of claim 32, wherein the remote customer terminal comprises a facsimile machine.
35. The system of claim 32, wherein the remote customer terminal comprises a personal computer.
36. The system of claim 32, wherein the remote customer terminal comprises a keypad for data entry.

37. The system of claim 32, wherein the remote customer terminal comprises a keyboard for data entry.
38. The system of claim 32, wherein the remote customer terminal comprises a microphone for data entry.
39. The system of claim 32, wherein the remote customer terminal comprises a magnetic ink character reader for data entry.
40. The system of claim 32, wherein the remote customer terminal comprises a digital image scanner for data entry.
41. The system of claim 40, wherein the digital image scanner comprises optical recognition software to convert machine printed characters to electronic text.
42. The system of claim 40, wherein the digital image scanner comprises intelligent character recognition to convert handwritten characters to electronic text.
43. The system of claim 32, wherein the remote customer terminal comprises a printer for printing receipts or marking checks.

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44. A method for allowing a bank to process check deposit transactions that are initiated by a bank customer at a remote location, comprising:

(a.) receiving a request from a bank customer on a terminal that is remotely situated from a bank for authorization to make a transaction using an automated banking system, wherein the terminal is selectively locatable by the bank customer;

(b.) authorizing a bank customer payee as a user on the automated banking system;

(c.) receiving transaction data related to the deposit of a conventional check payable to the bank customer, where the payor is someone other than the bank customer;

(d.) processing the transaction for the discrete value of each check; and

(e.) providing a provisional credit to the bank customer.

45. The method of claim 44 wherein the processing in step (d.) comprises electronic funds transfer.

46. The method of claim 44 wherein the processing in step (d.) comprises electronic check presentment.

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47. The method of claim 44 wherein the processing in step (d.) comprises printing a reconstructed check, and physically routing the reconstructed check to the paying bank for payment.
48. The method of claim 47 wherein the reconstructed check is printed from an image of the check being presented for deposit by the bank customer.
49. The method of claim 44 wherein the processing in step (d.) comprises marking the check to prevent redeposit.
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REMARKS

The application has been amended in view of the Office Action dated July 31, 2001. Claims 30 through 49 have been added to round out the scope of protection to which Applicants are entitled.

new species?

I. Provisional Election With Traverse

It is stated in the Office Action of July 31, 2001 in the above-referenced application, Paper No. 10 (herein "Office Action") that the Applicants are required under 35 U.S.C. § 121 to elect a single disclosed species for prosecution on the merits to which the claims shall be restricted if no generic claim is finally held to be allowable. Specifically, Applicants are required to select one of species 1 (A-D) and one of species 2 (A-E) and one of species 3 (A-H), as those species have been defined. See Office Action, pp. 2-3.